

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-21676-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael D. Adams  
167 N. Prospect Avenue  
Bergenfield, NJ 07621

Social Security No.:  
xxx-xx-8068

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 10/15/2020 and a confirmation hearing on such Plan has been scheduled for 12/9/2020 @ 8:30 a.m..

The debtor filed a Modified Plan on 2/1/2021 and a confirmation hearing on the Modified Plan is scheduled for 2/24/2021 @ 8:30 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 2, 2021  
JAN: smz

Jeanne Naughton  
Clerk

In re:  
Michael D. Adams  
Debtor

Case No. 20-21676-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 02, 2021

User: admin  
Form ID: 186

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Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Michael D. Adams, 167 N. Prospect Avenue, Bergenfield, NJ 07621-1219  |
| 518989615 | + Ally Capital Corp., 500 Woodward Ave., Detroit, MI 48226-3416   |
| 518989617 | + Apothaker Scian, PC, 520 Fellowship Rd Ste C306 PO Box 5496, Mount Laurel, NJ 08054-5496  |
| 518989618 | + BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413  |
| 518989619 | + BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413   |
| 518999159 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 518989620 | + CAINE & WEINER, ATTN: BANKRUPTCY, 5805 SEPULVEDA BLVD, SHERMAN OAKS, CA 91411-2546  |
| 518989627 | + CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034   |
| 518989628 | + CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034  |
| 518989630 | ++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court., DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040 |
| 518989634 | + FIRST NATIONAL BANK OF OMAHA, ATTN: BANKRUPTCY, PO BOX 3128, OMAHA, NE 68103-0128   |
| 518989635 | ++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court., FORD MOTOR CREDIT, NATIONAL BANKRUPTCY SERVICE CENTER, PO BOX 62180, COLORADO SPRINGS, CO 80962  |
| 519037606 | + First National Bank of Omaha, c/o BQ & Associates, PC, LLO, 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312   |
| 518989636 | + Investors Dawson Beach, 13872 Dawson Beach Road, Woodbridge, VA 22191-1442  |
| 518989614 | + Keva L. Adams, 167 N. Prospect Ave., Bergenfield, NJ 07621-1219   |
| 518989637 | + Leopold & Assoc., 80 Business Park Dr. Ste 110, Armonk, NY 10504-1704   |
| 518989639 | + Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269   |
| 518989641 | + MIDLAND MORTGAGE CO, ATTN: CUSTOMER SERVICE/BANKRUPTCY, PO BOX 26648, OKLAHOMA CITY, OK 73126-0648  |
| 519037766 | + MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  |
| 518989643 | + RAYMOUR & FLANIGAN, ATTN: BANKRUPTCY, PO BOX 130, LIVERPOOL, NY 13088-0130  |
| 518989644 | + SANTANDER CONSUMER USA, ATTN: BANKRUPTCY, 10-64-38-FD7 601 PENN ST, READING, PA 19601-3544  |
| 518994453 | + SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  |
| 518989645 | + Unifund CCR Assignee of Capital One, ATTN: Mullooly Jeffrey Rooney & Flynn LL, PO box 9036, Syosset, NY 11791-9036  |
| 518989646 | + WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001   |

TOTAL: 24

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Feb 02 2021 21:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov         | Feb 02 2021 21:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518989616 | + Email/PDF: ais.bmw.ebn@americaninfosource.com    | Feb 02 2021 21:27:53 | ALPHERA FINANCIAL SERV, ATTN: BANKRUPTCY, PO BOX 3608, DUBLIN, OH 43016-0306   |
| 518989621 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Feb 02 2021 21:27:51 | CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285   |
| 518989627 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Feb 02 2021 21:39:56 | CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034  |

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|           |  |                      |   |
|-----------|--|----------------------|---|
| 518989628 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Feb 02 2021 21:39:56 | CITIBANK, CITICORP CREDIT<br>SRVS/CENTRALIZED BK DEPT, PO BOX<br>790034, ST LOUIS, MO 63179-0034            |
| 518989629 | Email/Text: Bankruptcy.RI@Citizensbank.com           | Feb 02 2021 21:29:00 | CITIZENS BANK, ATTENTION: ROP-15B, 1<br>CITIZENS DRIVE, RIVERSIDE, RI 02940                                 |
| 518993363 | Email/Text: Bankruptcy.RI@Citizensbank.com           | Feb 02 2021 21:29:00 | Citizens Bank N.A., One Citizens Bank Way,<br>Mailstop: JCA115, Johnston, RI 02919                          |
| 519002238 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM          | Feb 02 2021 21:39:46 | Capital One Bank (USA), N.A., 4515 N Santa Fe<br>Ave, Oklahoma City, OK 73118-7901                          |
| 518989630 | Email/PDF: Citi.BNC.Correspondence@citi.com          | Feb 02 2021 21:39:55 | DEPARTMENT STORE NATIONAL<br>BANK/MACY'S, ATTN: BANKRUPTCY, 9111<br>DUKE BOULEVARD, MASON, OH 45040         |
| 518989624 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Feb 02 2021 21:28:07 | CHASE CARD SERVICES, ATTN:<br>BANKRUPTCY, PO BOX 15298,<br>WILMINGTON, DE 19850                             |
| 518989638 | + Email/Text: bankruptcy@servicingsolutions.com      | Feb 02 2021 21:30:00 | LOANME, INC., ATTN: BANKRUPTCY, 1900 S<br>STATE COLLEGE BLVD, ANAHEIM, CA<br>92806-0101                     |
| 518989641 | + Email/PDF: ais.midfirst.ebn@americaninfosource.com | Feb 02 2021 21:28:08 | MIDLAND MORTGAGE CO, ATTN:<br>CUSTOMER SERVICE/BANKRUPTCY, PO<br>BOX 26648, OKLAHOMA CITY, OK<br>73126-0648 |
| 519037766 | + Email/PDF: ais.midfirst.ebn@americaninfosource.com | Feb 02 2021 21:27:50 | MidFirst Bank, 999 NorthWest Grand Boulevard,<br>Oklahoma City, OK 73118-6051                               |
| 518989642 | + Email/Text: kmorgan@morganlaw.com                  | Feb 02 2021 21:30:00 | Morgan Bornstein & Morgan, 1236 Brace Rd,<br>Suite K, Cherry Hill, NJ 08034-3229                            |

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 518989622 | *+            | CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285   |
| 518989623 | *+            | CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285   |
| 518989631 | *P++          | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040                              |
| 518989632 | *P++          | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040                              |
| 518989633 | *P++          | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court:, DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040                              |
| 518994840 | *P++          | FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit Company, LLC, Dept 55953, P.O. Box 55000, Detroit MI, 48255-0953                    |
| 518989625 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850 |
| 518989626 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850 |
| 518989640 | *+            | Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269  |

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Date Rcvd: Feb 02, 2021

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Total Noticed: 34

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2021 at the address(es) listed below:

| Name                | Email Address   |
|---------------------|---|
| Denise E. Carlon    | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com                           |
| Marie-Ann Greenberg | magecf@magtrustee.com   |
| Russell L. Low      | on behalf of Debtor Michael D. Adams ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 4